

Application number: 09/396005

Art Unit: 3621

Applicant: Khai Hee Kwan

Examiner: Le, David Q.

Title: Method, apparatus and program to make payment in any currencies through a communication network system using prepaid cards

Appendix 1

We respectfully seek the examiner's permission to add the following amendments:

13. ~~(New)~~ (Amended) In an Internet system having a plurality of computers connected by a network, a method executable at host server having a database to transfer funds in any currencies over a network, comprising:

prompting payer to input payer's account identifier and password;

authenticating the said payer's account identifier and password for validity;

prompting the payer to input payee's account identifier and fund transfer information;

receiving said payee's account identifier and fund transfer information;

upon authenticating the payee's account identifier, crediting the fund to payee's account if the balance in the database associated with the payer account identifier and password is more than the fund for transfer; ~~and~~

debiting the balance associated with the payer's account identifier and password in the database with the said fund transferred to payee's account; and;

whereby said fund is prepaid.

14. ~~(New)~~ (Amended) The method of Claim 13 includes a step of ~~storing~~ linking prepaid card amount to an user account identifier in the host server over a network comprising:

prompting user to enter security code associated with the prepaid card;

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receiving the security code;

determining if the security code is valid;

5 determining if any identifier account is associated with the security code;

if there is no account identifier associated with said code then prompt user to enter an ~~unique~~-user account identifier, password, storage period and currency to be stored;

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receiving the said user account identifier, password, storage period and currency as inputted by user;

15 determining said user account identifier and password for uniqueness against other stored user account identifiers and passwords;

calculating the stored value;

output stored value to user; ~~and~~

20

if said user account identifier, password combination is unique and stored value is acceptable to user then add said account identifier and password into database linked with the stored value amount; and

25 if said user account identifier, password combination is not unique and stored value is acceptable to user then linked the stored value amount to said existing user account identifier and password in the database.

30 17. (New-) (Amended) An internet system for conducting fund transfer in any currencies accessible by a plurality of users using prepaid cards comprising:

at least a host server with a database further comprising; a computer storage medium for storing executable program code; and

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means for executing the said program code, wherein the program code further comprises:

5 code to prompt payer to input payer's account identifier and password;

code to authenticate said account identifier and password for validity;

10 code to prompt the payer to input payee's account identifier and fund transfer information;

code to receive payee's account identifier and fund transfer information;

15 code to authenticate the payee account identifier;

code to credit the fund to payee's account if the balance in the database associated with the payer account identifier and password is more than the fund for transfer; ~~and~~

20 code to debit the balance associated with the payer account identifier and password in the database with the said fund transferred to payee's account; and

whereby said fund is prepaid;

25 18. ~~(New)~~ (Amended) The system of Claim 17 includes computer codes for ~~storing~~ linking -prepaid card amount to an user account identifier in the host server over a network comprising:

30 code to prompt user to enter security code associated with the prepaid card;

code to receive the security code;

code to determine if the security code is valid;

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code to determine if any account identifier is associated with the security code;

5 code to prompt user to enter an ~~unique~~-user account identifier, password, storage period and currency to be stored;

code to receive the said user account identifier, password, storage period and currency as inputted by user;

10 code to determine said user account identifier and password for uniqueness against other stored user account identifiers and passwords;

code to calculate the stored value;

15 code to output stored value to user;

code to determine acceptability of stored value amount by user; ~~and~~

20 code to add said user account identifier and password into database linked with the stored value amount if user account identifier and password combination is unique and said stored value is acceptable by user: and

25 - code to link stored value amount to user account identifier in database if user account identifier and password combination already exist and said stored value is acceptable by user.

30 22. ~~(New)~~ (Amended) Computer executable software code stored on a computer readable storage medium executable at a host server comprising:

code to prompt payer to input payer's user identifier and password;

code to authenticate the user identifier and password for validity;

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code to prompt the payer to input payee's identifier and fund transfer information;

code to receive payee's identifier and fund transfer information;

5 code to authenticate the payee's identifier;

code to credit the fund to payee's account if the balance in the database associated with the payer identifier and password is more than the fund for transfer; ~~and~~

10 code to debit the balance associated with the payer identifier and password in the database with the said fund transferred to payee's account; and

whereby said fund is prepaid-

15 23. ~~(New)~~ (Amended) The computer executable software code according to Claim 22 further comprising:

code to prompt user to enter security code associated with the prepaid card;

20 code to receive the security code;

code to determine if the security code is valid;

25 code to determine if any identifier account is associated with the security code;

code to prompt user to enter an ~~unique~~ user identifier, password, storage period and currency to be stored;

30 code to receive the said user account identifier, password, storage period and currency as inputted by user;

code to determine said user account identifier and password for uniqueness against other stored user identifiers and passwords;

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code to calculate the stored value;

code to output stored value to user;

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code to determine acceptability of stored value amount by user; and

code to add said user account identifier and password into database linked with the stored value amount if user account identifier and password combination is unique and said stored value is acceptable by user; and

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code to link stored value amount to user account identifier in database if user account identifier and password combination already exist and said stored value is acceptable by user.

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